[Translation]

Notice relating to the filing of the annual return and other documents for the fiscal year ended on October 31, 2026 – Damage (« P&C ») insurers authorized to carry on activities in Québec

Under the *Insurers Act*, CQLR, c. 32.1 (the «Act»), every authorized insurer must prepare and send the *Autorité des marchés financiers* (AMF), according to the form, content and date the AMF determines, the documents and information provided under the Act or requested by the AMF (the «required documents and information»).

All required documents and information must be filed electronically via AMF E-Services.

See the Appendices attached to this Notice detailing specific requirements for the documents to be filed for the fiscal year ended on October 31, 2026.

A complete set of the signed documents must be kept at the insurer's premises so that they are available for examination by the AMF, if necessary.

Monetary administrative penalties

We remind you that each insurer is responsible for ensuring that the AMF receives, on the dates it determines, all required documents and information.

Pursuant to sections 491 and following of the Act, monetary administrative penalties may be imposed if an authorized insurer fails to send the required documents and information to the AMF or if they are incomplete or filed late or if it refuses to communicate or provide access to the documents.

Electronic submission of financial returns and other documents

The *E-Services Disclosure Guide (Insurers)* explains the procedure for submitting files via AMF E-Services and provides instructions for, among other things, naming files. The guide is available on the AMF website at:

https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/

Please note that the *E-Services Disclosure Guide (Insurers)* does not list all the required documents and information or the dates by which they are to be filed.

Further information :

For further information, send an e-mail to Info-Divulgations@lautorite.qc.ca.

November 5, 2026

DAMAGE INSURERS AND REINSURERS
AUTHORIZED TO CARRY ON ACTIVITIES IN QUÉBEC
DOCUMENTS REQUIRED FOR THE FISCAL YEAR ENDED ON OCTOBER 31, 2026

APPENDIX

CANADIAN CHARTER EXTRA-PROVINCIAL CHARTER			
Business Corporation and Mutual company	**Return Code**	**File Format**	**Deadline** **Number of days following the fiscal year end / Due date**
• P&C Annual Return (PC1/PC2/PC3/PCPROV).	-	Excel	60 days
• P&C Annual Return (PC1/PC2/PC3/PCPROV), duly **signed**. - Annual corporate information (pages 10.10 to 10.15) - Corporate organization chart (page 10.30) - Statement of cash flows (page 20.52) - Notes to the audited financial statements (page 20.60) - Duly **signed** Affidavit verifying Annual Return - President/Chief Executive Officer (page 99.10) - Duly **signed** Affidavit verifying Annual Return - Directors (page 99.20)	-	PDF	60 days
• Duly **signed** independent auditor's report to primary regulator covering pages 20.10, 20.11 and 20.22 through 20.60 (excluding the Liability Roll Forward pages).	-	PDF	60 days
• Attestation of Compliance of Versions - P&C Annual Return, duly **signed**. https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/	110	PDF	60 days
• Annual P&C Minimum Capital Test - MCT (PC4)	-	Excel	60 days
• Audited Annual P&C Minimum Capital Test - MCT (PC4),duly **signed.** **It must include the independent external auditor's report.** **It must also include the opinion of internal auditor (to be signed at a minimum once every three years.)**	-	PDF	90 days
• Attestation of Compliance of Versions - MCT, duly **signed**. https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/	710	PDF	90 days
• Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 70.60 of the annual return. These confirmations must include the following or similar wording: « We confirm that we are holding deposits on behalf of (name of insurer) in the amount of $_____ for the account of (name of reinsurer) as at October 31, 2026.» (if applicable)	180	PDF	60 days
• Audited financial statements presented to shareholders or members, duly **signed**. (« Official » version)	200	Searchable PDF file	60 days
• Annual report prepared for shareholders or members, as soon as possible. (if applicable)	200	PDF	
• Appointed actuary's Liability Report, including certificate, duly **signed**.	400	Searchable PDF file	60 days
• Supplementary Tables submitted to your primary regulator - Appointed actuary's Report.	410	Excel	60 days
• Unpaid Claims and Loss Ratio Analysis Exhibits.	-	Excel	60 days
• Appointed actuary's Report Discount Curve (PC6)	-	Excel	60 days
• Earthquake Exposure Data Form. **(All insurers are required to complete the form whether or not they have earthquake exposure.)** https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/	740	Excel	**May 31, 2027**
• Financial Condition Testing report - FCT, duly **signed**.	500	Searchable PDF file	**October 31, 2027**
• Excel File - Financial Condition Testing report - FCT. (The file will be available on the AMF website.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/	510	Excel	**October 31, 2027**
• Climate risk disclosures. - Consolidation level information - IC0 - Data file - IC1 (You must filed the climate risk disclosures submitted to your primary regulator.) - Date file - IC2 (You must filed the climate risk disclosures submitted to your primary regulator.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/pc-insurance/	IC0 IC1 IC2	Excel .csv .csv	180 days ***New***